

EXHIBIT 14: SUMMARY OF REQUESTED PERCENTAGE CHANGES

Company Name: Empire HealthChoice Assurance
 NAIC Code: 66203
 SERFF Tracking #: AWLP-133669131
 Market Segment: Small Group

NOTE: THIS EXHIBIT SHOULD NOT INCLUDE MEMBERS OR SUBSCRIBERS THAT ARE CURRENTLY ENROLLED IN PLANS THAT WILL NOT BE AVAILABLE IN 2024

- 1 Use this Exhibit for both individual and Small Group Market Plans. A separate Exhibit should be provided for Individual and Small Group filings.
- 2 Market segment refers to individual (which includes Catastrophic) or Small Group.
- 3 The requested percentage rate change reflects the expected change in premium rates that would apply to the contract holder (or member for Small Group business) on that contract holder's next rate change date for each contract holder within the indicated combination of metal level, rating region, and product name.
- 4 The "Product Street Name" is the product name as advertised to consumers (i.e., as consumers are likely to refer to this product/metal level when communicating with DFS). A separate row is to be used for each combination of metal level, rating region, and product name.
- 5 The effective date is the earliest date that the proposed new rate would become effective if approved. The Effective Date for individual is 1/1/2024. Effective Dates for Small Group are 1/1/2024, 4/1/2024, 7/1/2024 and 10/1/2024.
- 6 If the percentage change (lowest and highest and weighted average) are identical for all the rating regions, then separate rows by rating region will be used, and "All Regions" can be shown in the Rating Region column. If the rate change range information differs by rating region, then separate rows need to be used for each rating region the insurer uses. Rating region names used on this exhibit are to use the standard rating region names developed by DFS (i.e., Albany Area, Buffalo Area, etc.).
- 7 The "Requested rate change" includes the impact of any riders (such as age 29, domestic partner, family planning, pediatric dental, etc.).
- 8 "Lowest" should be the smallest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
- 9 "Highest" should be the largest percentage change that could affect any contract holder due to the submitted rate filing with that metal level and rating region, including any applicable riders.
- 10 The weighted average percentage should be developed based on annualized premium volume or membership for that metal level, and rating region, including any applicable riders.
- 11 Percentage Rate Changes should be calculated using membership as of 3/31/2023.
- 12 This exhibit must be submitted as an Excel file and as a PDF file.
- 13 The Total Annualized Premium in Cell G-24 of this Exhibit should equal the total in Cell Q-61 of Exhibit 13c.
- 14 The Total Number of Members and Subscribers in Cells H-24 and I-24 of this Exhibit should equal the totals in Cells Q-45 of Exhibit 13c and Cells Q-43 of Exhibit 13c-Supplement respectively (i.e., Only those members/subscribers currently enrolled in plans that will continue to be offered in 2024).

						Totals		5397,342,912		33,434		19,465																		
Market Segment	Effective Date of New Rate	Metal Level (or Catastrophic)	Rating Region	Product Name	Product Group Name	Annualized Premiums as of 3/31/2023	Total # of Members as of 3/31/2023	Total # of Subscribers as of 3/31/2023	Decrease	No Change	DISTRIBUTION OF MEMBERS - Number of Members with Requested Percentage Rate Change at Renewal												Requested Percentage Rate Change							
											0.1% - 4.9%	5.0% - 9.9%	10.0% - 14.9%	15.0% - 19.9%	20.0% - 24.9%	25.0% - 29.9%	30.0% - 39.9%	40.0% - 49.9%	50.0% or higher	Lowest	Highest	Weighted Avg								
Small Group	01/01/24	Bronze	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$485,416	78	70	0	0	0	0	0	62	34	0	0	0	0	0	13.98%	16.26%	16.25%							
Small Group	01/01/24	Bronze	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$299,626	32	22	0	0	0	0	0	21	11	0	0	0	0	0	13.97%	16.25%	16.24%							
Small Group	01/01/24	Bronze	4 - New York City Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$6,630,841	746	474	0	0	0	0	0	485	261	0	0	0	0	0	13.98%	17.26%	17.24%							
Small Group	01/01/24	Bronze	7 - Ulster/Waterfront Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13.98%	16.26%	16.24%							
Small Group	01/01/24	Bronze	8 - Long Island Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$3,235,256	386	259	0	0	0	0	0	195	191	0	0	0	0	0	13.98%	17.26%	17.24%							
Small Group	01/01/24	Silver	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$1,126,902	152	110	0	0	0	0	0	152	0	0	0	0	0	0	12.54%	14.62%	12.81%							
Small Group	01/01/24	Silver	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$607,850	66	34	0	0	0	0	0	58	0	0	0	0	0	0	12.53%	14.62%	12.80%							
Small Group	01/01/24	Silver	4 - New York City Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$20,032,783	1,864	1,184	0	0	0	0	0	1,831	133	0	0	0	0	0	12.54%	16.00%	12.81%							
Small Group	01/01/24	Silver	7 - Ulster/Waterfront Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12.54%	14.62%	12.81%							
Small Group	01/01/24	Silver	8 - Long Island Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$11,332,925	1,158	689	0	0	0	0	0	1,132	24	0	0	0	0	0	12.54%	16.00%	12.81%							
Small Group	01/01/24	Gold	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$3,097,175	362	206	0	0	0	0	0	342	0	0	0	0	0	0	12.11%	14.62%	13.36%							
Small Group	01/01/24	Gold	1 - Albany Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$14,809	2	2	0	0	0	0	2	0	0	0	0	0	0	0	8.46%	8.46%	8.47%							
Small Group	01/01/24	Gold	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$2,044,761	168	79	0	0	0	0	0	168	0	0	0	0	0	0	12.10%	14.56%	13.34%							
Small Group	01/01/24	Gold	3 - Mid-Hudson Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$222,003	22	14	0	0	0	0	22	0	0	0	0	0	0	0	8.46%	8.47%	8.46%							
Small Group	01/01/24	Gold	4 - New York City Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$43,123,820	3,452	1,952	0	0	0	0	0	3,452	0	0	0	0	0	0	12.11%	14.57%	13.36%							
Small Group	01/01/24	Gold	4 - New York City Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$2,871,311	281	150	0	0	0	0	281	0	0	0	0	0	0	0	8.46%	8.46%	8.47%							
Small Group	01/01/24	Gold	7 - Ulster/Waterfront Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12.11%	14.57%	13.35%							
Small Group	01/01/24	Gold	7 - Ulster/Waterfront Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$164,486	12	6	0	0	0	0	12	0	0	0	0	0	0	0	8.46%	8.46%	8.47%							
Small Group	01/01/24	Gold	8 - Long Island Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$24,735,388	2,058	1,088	0	0	0	0	0	2,058	0	0	0	0	0	0	12.11%	14.57%	13.35%							
Small Group	01/01/24	Gold	8 - Long Island Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$1,717,250	177	99	0	0	0	0	177	0	0	0	0	0	0	0	8.46%	8.46%	8.47%							
Small Group	01/01/24	Platinum	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$2,435,537	235	111	0	0	0	0	0	235	0	0	0	0	0	0	12.72%	13.46%	13.24%							
Small Group	01/01/24	Platinum	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$730,300	90	29	0	0	0	0	0	90	0	0	0	0	0	0	12.72%	13.45%	13.24%							
Small Group	01/01/24	Platinum	4 - New York City Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$25,094,367	1,749	973	0	0	0	0	0	1,749	0	0	0	0	0	0	12.72%	13.99%	13.24%							
Small Group	01/01/24	Platinum	7 - Ulster/Waterfront Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	12.72%	13.46%	13.24%							
Small Group	01/01/24	Platinum	8 - Long Island Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$6,610,443	479	256	0	0	0	0	0	479	0	0	0	0	0	0	12.72%	13.98%	13.24%							
Small Group	04/01/24	Bronze	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$102,360	15	12	0	0	0	0	0	15	5	0	0	0	0	0	14.58%	16.87%	16.86%							
Small Group	04/01/24	Bronze	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$180,969	20	15	0	0	0	0	0	0	20	0	0	0	0	0	14.57%	16.86%	16.85%							
Small Group	04/01/24	Bronze	4 - New York City Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$5,617,333	637	382	0	0	0	0	0	130	507	0	0	0	0	0	14.58%	17.86%	17.86%							
Small Group	04/01/24	Bronze	7 - Ulster/Waterfront Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14.58%	16.87%	16.86%							
Small Group	04/01/24	Bronze	8 - Long Island Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$731,517	87	81	0	0	0	0	0	30	57	0	0	0	0	0	14.58%	17.87%	17.86%							
Small Group	04/01/24	Silver	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$207,976	27	20	0	0	0	0	0	27	0	0	0	0	0	0	13.14%	15.22%	13.41%							
Small Group	04/01/24	Silver	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$1,071,373	100	66	0	0	0	0	0	100	0	0	0	0	0	0	13.12%	15.22%	13.40%							
Small Group	04/01/24	Silver	4 - New York City Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$14,058,427	1,362	867	0	0	0	0	0	1,212	130	0	0	0	0	0	13.12%	16.62%	13.41%							
Small Group	04/01/24	Silver	7 - Ulster/Waterfront Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13.14%	15.24%	13.41%							
Small Group	04/01/24	Silver	8 - Long Island Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$5,292,434	536	323	0	0	0	0	0	458	78	0	0	0	0	0	13.12%	16.61%	13.40%							
Small Group	04/01/24	Gold	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$556,449	59	35	0	0	0	0	0	59	0	0	0	0	0	0	12.70%	15.18%	13.95%							
Small Group	04/01/24	Gold	1 - Albany Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9.04%	9.95%	9.04%							
Small Group	04/01/24	Gold	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$2,641,173	206	100	0	0	0	0	0	206	0	0	0	0	0	0	12.70%	15.17%	13.94%							
Small Group	04/01/24	Gold	3 - Mid-Hudson Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$61,945	6	6	0	0	0	0	6	0	0	0	0	0	0	0	9.03%	9.95%	9.03%							
Small Group	04/01/24	Gold	4 - New York City Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$23,696,052	1,836	1,056	0	0	0	0	0	1,731	105	0	0	0	0	0	12.70%	15.17%	13.95%							
Small Group	04/01/24	Gold	4 - New York City Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$494,620	47	15	0	0	0	0	47	0	0	0	0	0	0	0	9.04%	9.95%	9.04%							
Small Group	04/01/24	Gold	7 - Ulster/Waterfront Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$100,904	6	6	0	0	0	0	6	0	0	0	0	0	0	0	12.70%	15.18%	13.95%							
Small Group	04/01/24	Gold	7 - Ulster/Waterfront Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9.04%	9.96%	9.04%							
Small Group	04/01/24	Gold	8 - Long Island Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$13,234,582	1,074	577	0	0	0	0	0	1,069	5	0	0	0	0	0	12.70%	15.17%	13.95%							
Small Group	04/01/24	Gold	8 - Long Island Area	Small Group ACA-Compliant Healthy New York Products	Small Group ACA-Compliant Healthy New York Products	\$128,973	13	8	0	0	0	0	13	0	0	0	0	0	0	0	9.02%	9.95%	9.04%							
Small Group	04/01/24	Platinum	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$426,671	41	22	0	0	0	0	0	41	0	0	0	0	0	0	13.31%	14.09%	13.84%							
Small Group	04/01/24	Platinum	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$429,208	28	16	0	0	0	0	0	28	0	0	0	0	0	0	13.30%	14.09%	13.83%							
Small Group	04/01/24	Platinum	4 - New York City Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$11,686,628	786	448	0	0	0	0	0	786	0	0	0	0	0	0	13.31%	14.56%	13.84%							
Small Group	04/01/24	Platinum	7 - Ulster/Waterfront Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	13.31%	14.06%	13.84%							
Small Group	04/01/24	Platinum	8 - Long Island Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$5,975,412	419	222	0	0	0	0	0	419	0	0	0	0	0	0	13.31%	14.56%	13.84%							
Small Group	07/01/24	Bronze	1 - Albany Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$49,842	7	7	0	0	0	0	0	0	7	0	0	0	0	0	15.19%	17.49%	17.48%							
Small Group	07/01/24	Bronze	3 - Mid-Hudson Area	Small Group ACA-Compliant EPO Products	Small Group ACA-Compliant EPO Products	\$0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	15.18%	17.48%	17.47%							

